

Application Serial No. 10/089,504
Amendment dated February 22, 2005
Reply to Office Action dated November 30, 2004

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (previously presented): A method for using and charging Internet services via a mobile telephone, comprising the steps of:

establishing a payment gateway, which is accessible by a mobile telephone-Internet user via a mobile telephone terminal and by a provider via a provider server, where customer data of the user can be held centrally in a database of the payment gateway,

opening a micropayment account at a bank, where the payment gateway and the micropayment account are continuously synchronized by means of matching the databases,

reserving a certain amount in the micropayment account via the payment gateway and authorized by the user to the provider,

the provider debiting amounts against the amount reserved,

transmitting the actual charge(s) from the provider to the payment gateway upon conclusion of the process, and

allocating the actual charges to the reserved certain amount, wherein the payment gateway debits the amounts to the micropayment account, credits the provider and cancels the respective reserved certain amount.

Claim 2 (previously presented): The method as defined by claim 1, wherein no electronic money purse data and no customer data are held in the terminal.

Claim 3 (previously presented): The method as defined by claim 1, further comprising the step of securing all payment transactions by means of a customer payment PIN.

Claim 4 (previously presented): The method as defined by claim 1, further comprising the step of limiting sensitive data safely within the mobile telephone network and not transmitting sensitive data via the Internet.

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Claim 5 (previously presented): The method as defined by claim 1, further comprising the step of authenticating the customer via the mobile telephone network.

Claims 6-7 (canceled).

Claim 8 (previously presented): The method as defined by claim 2, further comprising the step of securing all payment transactions by means of a customer payment PIN.

Claim 9 (previously presented): The method as defined by claim 2, further comprising the step of limiting sensitive data safely within the mobile telephone network and not transmitting sensitive data via the Internet.

Claim 10 (previously presented): The method as defined by claim 3, further comprising the step of limiting sensitive data safely within the mobile telephone network and not transmitting sensitive data via the Internet.

Claim 11 (previously presented): The method as defined by claim 2, further comprising the step of authenticating the customer via the mobile telephone network.

Claim 12 (previously presented): The method as defined by claim 3, further comprising the step of authenticating the customer via the mobile telephone network.

Claim 13 (previously presented): The method as defined by claim 4, further comprising the step of authenticating the customer via the mobile telephone network.

Claim 14 (previously presented): The method as defined by claim 1, wherein the reserving step comprises receiving matching data relating to the reserved certain amount from the mobile telephone terminal and the provider.

Claim 15 (previously presented): The method as defined by claim 2, wherein the reserving step comprises receiving matching data relating to the reserved certain amount from the mobile telephone terminal and the provider.

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Claim 16 (previously presented): The method as defined by claim 3, wherein the reserving step comprises receiving matching data relating to the reserved certain amount from the mobile telephone terminal and the provider.

Claim 17 (previously presented): The method as defined by claim 4, wherein the reserving step comprises receiving matching data relating to the reserved certain amount from the mobile telephone terminal and the provider.

Claim 18 (previously presented): The method as defined by claim 5, wherein the reserving step comprises receiving matching data relating to the reserved certain amount from the mobile telephone terminal and the provider.

Claim 19 (previously presented): A method for using and charging Internet services via a mobile telephone, comprising the steps of:

authenticating a mobile telephone-Internet user via a mobile telephone network;

establishing a payment gateway, which is accessible by the mobile telephone-Internet user via a mobile telephone terminal and by a provider via a provider server, where customer data of the user can be held centrally in a database of the payment gateway;

opening a micropayment account at a bank, where the payment gateway and the micropayment account are continuously synchronized by means of matching the databases; reserving a certain amount in the micropayment account via the payment gateway and authorized by the user to the provider;

the provider debiting amounts against the amount reserved;

transmitting the actual charge from the provider to the payment gateway upon conclusion of the process; and

allocating the actual charges to the reserved certain amount, wherein the payment gateway debits the amounts to the micropayment account, credits the provider and cancels the respective reserved certain amount.

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Claim 20 (previously presented): The method as defined by claim 19 further comprising coupling standard dealer software with standard (Internet) payment systems and Internet-enabled standard mobile telephone terminals.

Claim 21 (previously presented): The method as defined by claim 1 further comprising coupling standard dealer software with standard (Internet) payment systems and Internet-enabled standard mobile telephone terminals.